

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
M&T Bank

In Re:

James E. Lamontagne &
Kimberly M. Lamontagne,

Debtors.



Order Filed on April 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-22921 MBK

Adv. No.:

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 16, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: James E. Lamontagne, Kimberly M. Lamontagne

Case No: 17-22921 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon consent to reinstate the automatic stay for the property located at 33 Norwood Lane, Willingboro, NJ, 08046, and this Court having considered the representations of attorneys for Secured Creditor and Fred R. Braverman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 9, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2019 through March 2020 for a total post-petition default of \$6,816.38 (1 @ \$1,643.85, 3 @ \$1,772.57, \$145.18 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,816.38 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2020, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the property located at 33 Norwood Lane, Willingboro, NJ, 08046 is hereby reinstated.

(Page 3)

Debtors: James E. Lamontagne, Kimberly M. Lamontagne

Case No: 17-22921 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

I hereby agree and consent to the above terms and conditions:

Dated: 4/3/2020

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 4/3/2020

/s/ **Fred R. Braverman**

FRED R. BRAVERMAN, ESQ., ATTORNEY FOR DEBTOR